

## SIGNATURE BANK

	CPP Disbursement Date 12/12/2008	Cert 57053	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$9,146	\$11,673	27.6%		
Loans	\$4,677	\$5,635	20.5%		
Construction & development	\$179	\$115	-35.6%		
Closed-end 1-4 family residential	\$260	\$266	2.5%		
Home equity	\$175	\$194	11.2%		
Credit card	\$0	\$0			
Other consumer	\$20	\$48	139.2%		
Commercial & Industrial	\$1,150	\$1,273	10.7%		
Commercial real estate	\$1,493	\$1,799	20.5%		
Unused commitments	\$519	\$512	-1.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3,752	\$5,133	36.8%		
Asset-backed securities	\$78	\$151	92.3%		
Other securities	\$214	\$329	53.7%		
Cash & balances due	\$105	\$39	-62.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$4	\$2	-42.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$4	\$2	-48.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$8,342	\$10,729	28.6%		
Deposits	\$7,224	\$9,444	30.7%		
Total other borrowings	\$1,009	\$1,222	21.1%		
FHLB advances	\$305	\$558	83.0%		
Equity					
Equity capital at quarter end	\$804	\$945	17.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$21	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	8.6%	--		
Tier 1 risk based capital ratio	13.6%	14.2%	--		
Total risk based capital ratio	14.5%	15.2%	--		
Return on equity <sup>1</sup>	10.6%	13.0%	--		
Return on assets <sup>1</sup>	0.9%	1.1%	--		
Net interest margin <sup>1</sup>	3.6%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	87.5%	130.5%	--		
Loss provision to net charge-offs (qtr)	184.4%	92.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	1.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.9%	3.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.8%	2.0%	0.0%	0.0%	--
Home equity	1.1%	1.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	42.7%	9.3%	0.1%	0.4%	--
Commercial & Industrial	1.4%	1.7%	0.4%	1.1%	--
Commercial real estate	0.6%	0.5%	0.1%	0.0%	--
Total loans	1.3%	0.9%	0.1%	0.3%	--